

Information to identify the case:

Debtor 1	Ronald J. Parente	Social Security number or ITIN	xxx-xx-6096
	First Name Middle Name Last Name	EIN	--
Debtor 2	Kimberly K Parente	Social Security number or ITIN	xxx-xx-5641
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-29921-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald J. Parente

Kimberly K Parente

11/16/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ronald J. Parente
 Kimberly K Parente
 Debtors

Case No. 13-29921-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 98

Date Rcvd: Nov 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2018.

db +Ronald J. Parente, PO Box 581, Burlington, NJ 08016-0581
 jdb +Kimberly K Parente, 361 Huntington Drive, Delran, NJ 08075-1350
 514204814 ACS-Collections, c/o Delta Management Associates, Inc, P.O. Box 9191,
 Chelsea, MA 02150-9191
 514204812 +Academic Fin, 501 Bleecker St, Utica, NY 13501-2401
 514204813 +Acs, 501 Bleecker St, Utica, NY 13501-2401
 514204817 +Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683,
 Washington, DC 20044-0683
 514237053 +BILLMELATER, PO Box 105658, Atlanta, GA 30348-5658
 514460908 +Bank of America, N.A., c/o Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 514204824 +Chase, PO Box 24696, Columbus, OH 43224-0696
 514204829 +Circles of Care, Inc., 400 E. Sheridan Road, Melbourne, FL 32901-3184
 514204831 +Citizens Bank, Attn: Bankruptcy Department, 443 Jefferson Blvd Ms Rjw-135,
 Warwick, RI 02886-1321
 514204832 Comcast, PO Box 3005, Southeastern, PA 19398-3005
 514204836 +DSRM National Bank, PO Box 631, 112 W. 8th, Amarillo, TX 79101-2399
 514204838 +FRDF/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 514204839 +Frdm/cbsd, PO Box 2017, Eltin, IL 60121-2017
 514204847 Health First, 3300 Fiske Blvd, Rockledge, FL 32955-4306
 514286597 +JP Morgan Chase Bank, N.A., 700 Kansas Ln, Mail Code LA4-5555, Monroe, LA 71203-4774
 514204855 +Ladies Home Journal, Billing Center, 1716 Locust St., Des Moines, IA 50309-3038
 514204862 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-Infiniti Lt, 2901 Kinwest Parkway, Irving, TX 75063)
 514204856 New Jersey Attorney General Office, Division of Law, Richard Hughes Justice Complex,
 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
 514204857 New Jersey Department of Labor, Benefit Payment Control, CN 951, Trenton, NJ 08625-0951
 514204858 +New Jersey Department of Labor, Division of Employer Accounts, PO Box 379,
 Trenton, NJ 08625-0379
 514204860 New Jersey Employment Security Agency, CN-077, Trenton, NJ 08625
 514232530 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
 514204861 Nissan Motor Acceptance Corp, PO Box 9001133, Louisville, KY 40290-1133
 514204864 +Ocean City Home Mortgage, 1001 Asbury Ave, Ocean City, NJ 08226-3329
 514204859 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation,
 Compliance & Enforcement-Bankruptcy Unit, 50 Barrack Street, 9th Floor, P.O. Box 245,
 Trenton, NJ 08646)
 514272781 Sallie Mae Inc. on behalf of ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 514272830 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
 514204865 +Sandra Parante-Geiges, 150 Briarwood Road, Mount Laurel, NJ 08054-2425
 514204867 Space Coast Emergency Phys, PLC, PO Box 918994, Orlando, FL 32891-8994
 514204868 State of New Jersey, Sales and Use Tax Division, PO Box 999, Trenton, NJ 08646-0999
 514204869 +Student Loan Mkt Assn/Sallie Mae, Attention: Bankruptcy Litigation Unit, E3149, Po Box 9430,
 Wilkes-Barre, PA 18773-9430
 514204871 +Time Customer Service, The Billing Center, PO Box 62121, Tampa, FL 33662-2121
 514204873 +United States Attorney General, Peter Rodino Federal Building, 970 Broad Street, Suite 700,
 Newark, NJ 07102-2527
 514204840 +frdm/cbsd, PO Box 2017, Elgin, IL 60121-2017
 514204841 +frdm/cbsd, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 17 2018 00:40:59 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 17 2018 00:40:55 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514351988 +E-mail/Text: bncmail@w-legal.com Nov 17 2018 00:41:12 ALTAIR OH XIII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514367605 +E-mail/Text: bncmail@w-legal.com Nov 17 2018 00:41:12 ANTIO, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514204815 +EDI: AMEREXPR.COM Nov 17 2018 05:13:00 American Express, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 514244263 +EDI: BECKLEE.COM Nov 17 2018 05:08:00 American Express, P.O. BOX 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 514204816 +EDI: AMEREXPR.COM Nov 17 2018 05:13:00 American Express,
 American Express Special Research, Po Box 981540, El Paso, TX 79998-1540
 514410366 EDI: BECKLEE.COM Nov 17 2018 05:08:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514309615 EDI: AIS.COM Nov 17 2018 05:08:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 514237065 E-mail/Text: bk@rgsfinancial.com Nov 17 2018 00:39:51 BILLMELATER, c/o RGS Financial,
 PO BOX 852039, Richardson, TX 75085-2039

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 98

Date Rcvd: Nov 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514204818 +EDI: BANKAMER.COM Nov 17 2018 05:13:00 Bank Of America, N.A., 450 American St,
Simi Valley, CA 93065-6285

514204822 EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Capital One Bank, PO Box 85520,
Richmond, VA 23285

514244265 EDI: CITICORP.COM Nov 17 2018 05:13:00 ExxonMobile/Citi, ATTN: Centralized Bankruptcy,
PO Box 20507, Kansas City, MO 64195

514204819 +EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Cap One, Po Box 5253,
Carol Stream, IL 60197-5253

514204821 +EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Capital One, HSBC Bank, ATTN Bankruptcy,
PO Box 5213, Carol Stream, IL 60197-5213

514204820 +EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Capital One, PO Box 5253,
Carol Stream, IL 60197-5253

514327193 EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

514292283 EDI: BL-BECKET.COM Nov 17 2018 05:13:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701

514204823 +EDI: CAPITALONE.COM Nov 17 2018 05:13:00 Capital One, N.A., Capital One Bank (USA) N.A.,
Po Box 30285, Salt Lake City, UT 84130-0285

514234271 +E-mail/Text: bankruptcy@cavps.com Nov 17 2018 00:41:20 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

514204825 EDI: CHASE.COM Nov 17 2018 05:13:00 Chase, P.O.Box 15153, Wilmington, DE 19886-5153

514204827 +EDI: CHASE.COM Nov 17 2018 05:13:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298

514204828 +EDI: NAVIENTFKASMSERV.COM Nov 17 2018 05:08:00 Chela/Sallie Mae, Attn: Claims Dept,
Po Box 9500, Wilkes Barre, PA 18773-9500

514204830 +EDI: CITICORP.COM Nov 17 2018 05:13:00 Citi Bank, PO Box 6497,
Sioux Falls, SD 57117-6497

514204834 EDI: RCSDELL.COM Nov 17 2018 05:08:00 Dell Financial Services, PO Box 81577,
Austin, TX 78708-1577

514204833 +EDI: RCSDELL.COM Nov 17 2018 05:08:00 Dell, 1 Dell Way, Round Rock, TX 78682-0001

514231253 +EDI: TSYS2.COM Nov 17 2018 05:13:00 Department Stores National Bank/Macy's,
Bankruptcy Processing, Po Box 8053,
Mason, OH 45040-8053

514204835 +EDI: TSYS2.COM Nov 17 2018 05:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999

514204837 +EDI: CITICORP.COM Nov 17 2018 05:13:00 Exxon/Mobile, Po Box 6497,
Sioux Falls, SD 57117-6497

514204842 +EDI: RMSC.COM Nov 17 2018 05:13:00 Gecrb/lord & Tay, Po Box 965005,
Orlando, FL 32896-5005

514204843 +EDI: RMSC.COM Nov 17 2018 05:13:00 Gecrb/walmart Dc, PO Box 965005,
Orlando, FL 32896-5005

514204844 +EDI: RMSC.COM Nov 17 2018 05:13:00 Gemb/walmart Dc, Walmart/GEMB, Po Box 103104,
Roswell, GA 30076-9104

514204846 +EDI: RMSC.COM Nov 17 2018 05:13:00 Gembppbycr, PO BOX 981064, El Paso, TX 79998-1064

514204845 +EDI: RMSC.COM Nov 17 2018 05:13:00 Gembppbycr, Gemb/Attn: Bankruptcy, Po Box 103104,
Roswell, GA 30076-9104

514204848 +EDI: HFC.COM Nov 17 2018 05:13:00 HSBC, PO Box 17051, Baltimore, MD 21297-1051

514244264 +E-mail/Text: bankruptcy@cavps.com Nov 17 2018 00:41:20 HSBC Bank Nevada,
c/o Calvary Portfolio Services, ATTN: Bankruptcy Dept, 500 Summit Lake Dr., Suite 400,
Valhalla, NY 10595-2322

514204849 +EDI: HFC.COM Nov 17 2018 05:13:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213,
Carol Stream, IL 60197-5213

514204852 EDI: IRS.COM Nov 17 2018 05:13:00 IRS, 57 Haddonfield Rd, Cherry Hill, NJ 08002

514204853 +EDI: CBSKOHL.COM Nov 17 2018 05:13:00 Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983

514204854 +EDI: CBSKOHL.COM Nov 17 2018 05:13:00 Kohls/capone, Po Box 3115,
Milwaukee, WI 53201-3115

514447209 EDI: PRA.COM Nov 17 2018 05:08:00 Portfolio Recovery Associates, LLC,
c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541

514410289 EDI: PRA.COM Nov 17 2018 05:08:00 Portfolio Recovery Associates, LLC,
c/o HSBC BANK NEVADA, N.A., POB 41067, Norfolk VA 23541

514407816 EDI: PRA.COM Nov 17 2018 05:08:00 Portfolio Recovery Associates, LLC, c/o Household,
POB 41067, Norfolk VA 23541

514407810 EDI: PRA.COM Nov 17 2018 05:08:00 Portfolio Recovery Associates, LLC, c/o Lord & Taylor,
POB 41067, Norfolk VA 23541

514450943 EDI: PRA.COM Nov 17 2018 05:08:00 Portfolio Recovery Associates, LLC,
c/o Paypal Smart Connect, POB 41067, Norfolk VA 23541

514407822 EDI: PRA.COM Nov 17 2018 05:08:00 Portfolio Recovery Associates, LLC, c/o Sears,
POB 41067, Norfolk VA 23541

514407813 EDI: PRA.COM Nov 17 2018 05:08:00 Portfolio Recovery Associates, LLC, c/o WAL-MART,
POB 41067, Norfolk VA 23541

514230362 EDI: Q3G.COM Nov 17 2018 05:13:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

516390438 +EDI: Q3G.COM Nov 17 2018 05:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788

514332594 EDI: Q3G.COM Nov 17 2018 05:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

514204866 +EDI: SEARS.COM Nov 17 2018 05:13:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

514230099 +E-mail/Text: bncmail@w-legal.com Nov 17 2018 00:41:12 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0312-3

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 98

Date Rcvd: Nov 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514204870 +EDI: WTRRN BANK.COM Nov 17 2018 05:13:00 Target N B, P.O. Box 673,
Minneapolis, MN 55440-0673
514204872 +EDI: WTRRN BANK.COM Nov 17 2018 05:13:00 Tnb-Visa (TV) / Target,
C/O Financial & Retail Services, Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475
514244266 +EDI: VERIZONCOMB.COM Nov 17 2018 05:08:00 Verizon, 500 Technology Drive, Suite 30,
Weldon Spring, MO 63304-2225
514204874 EDI: VERIZONCOMB.COM Nov 17 2018 05:08:00 Verizon, PO Box 4833, Trenton, NJ 08650-4833
514204875 +EDI: WFNNB.COM Nov 17 2018 05:13:00 Victoria's Secret, Attention: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
514204877 +EDI: WFNNB.COM Nov 17 2018 05:13:00 WFNNB, PO Box 182789, Columbus, OH 43218-2789
514204878 +EDI: WFNNB.COM Nov 17 2018 05:13:00 WFNNB-pacsun, 995 W 122nd Ave,
Westminster, CO 80234-3417
514204876 +EDI: RMSC.COM Nov 17 2018 05:13:00 Walmart Discover, PO Box 981400,
El Paso, TX 79998-1400
514204879 +EDI: WFNNB.COM Nov 17 2018 05:13:00 Wfnnb/pacsun, Attention: Bankruptcy, Po Box 182685,
Columbus, OH 43218-2685

TOTAL: 61

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514318525* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514204826* +Chase, Po Box 24696, Columbus, OH 43224-0696
514204851* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: IRS, ATTN: Kim E. Kizzie, 57 Haddonfield Road,
Cherry Hill, NJ 08002)
514204850* Internal Revenue Service, PO BOX 7346, Philadelphia, PA 19101-7346
514204863* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissn Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway,
Irving, TX 75063)
514570205* Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366
516390437* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
514417162* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Maureen P. Steady on behalf of Joint Debtor Kimberly K Parente msteady@mac.com
Maureen P. Steady on behalf of Debtor Ronald J. Parente maureen.steady@gmail.com

TOTAL: 6